

Commission on Aging

Minutes of the meeting on September 28, 2023

In attendance: David Engel, Virginia Cain, Janice Zalen, Joyce Dubow, Marsha Weber, Jean Dinwiddie, Yvette Monroe, Kendell Matthews, Wayne Berman, Mona Grieser, Laurie Pross, Mary Sweeney, Nikki Ezeani, Betsy Carrier, Beverly Rollins, Katie Smith, Morris Klein, Barbara Selter, Bob Levey, Arunima Ghosh, Marcia Pruzan, Austin Heyman, Shawn Brennan, Peter Flandrau, Phoebe Shih, Kate Chance, Tremayne Jones, Stacy Sigler, Denise Isreal, Kuo-Hwa Wang, Kimberly Johnson, Patrice McGhee, Monique Gardner, Ingrid Lizama, Ama Lee, Tara Clemons Johnson, Gemena Murchison, Marge Ginsburg, Jeannie Fuglesten Biniek

- **A&D Chief updates –**

- Acting AAA Director--As of early August, Dr. Kimberly Johnson is the Acting AAA Director Dr. Johnson has been with A&D for 8 years during which time she has managed Homecare, Social Services to Adults (SSTA), and Senior Care.
- Older American Act (OAA) FFY reporting is due to Maryland Department of Aging (MDOA) by Sept 30. They are also closing out the federal fiscal year 2023 for VAC5, HDC5, and year 1 ARPA.
- With the concurrence of the council, the county executive appointed 25 members (19 voting and 6 non-voting) to the Intellectual Developmental Disability (IDD).
- Active Aging Week Active Aging begins the week of Oct. 2-8
- Summit on Aging- (see below) A steering committee has been meeting regularly. David Engel, Chuck Kauffman and other are on this committee

- **Liaison Reports –**

- *Faith Community Liaison, Office of Community Partnerships, Montgomery County Community Engagement Cluster-* Kate Chance described the mission of this office: strengthen relationships between the Montgomery County government and in conjunction with the office of the County Executive and the residents it serves, with special focus on underserved and emerging communities and people in need. The OCP serves as a bridge-builder between the county government and community organizations serving the residents in partnerships to address issues of race, ethnicity, income, and religion to foster a welcoming environment among all groups. Among her several projects, Ms. Chance is working with faith groups to promote affordable housing; one such project involves the properties of seven houses of worship that will be converted to affordable housing, with the Office of Community Partnership aiding with predevelopment costs. The office publishes a newsletter approximately twice a month and can be found on the office's website.
- *Recreation-* Stacy Sigler- The Recreation department will commemorate Active Aging week with numerous activities. Winter wellness programs underway. There is a new coordinator, Matt Connolly, for senior programs to help with senior sports and wellness programs.
- *Transportation-* Denise Isreal

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- The Flex program is an on-demand bus service where riders use a transit app or call a new Call center (240.301.3842) to request service. Recently, Ride On introduced Flex-Book & Go which gives riders the flexibility of not having a fixed stop or schedule. Currently, Flex operates in the Rockville and Glenmont/Wheaton zones. Curb-to curb service is available for residents with disabilities.
- Effective 7/2/2023, Ride On re-introduced the Night-time Courtesy Stop Program that allows passengers (with a few exceptions) to request a stop at any location during their ride.
- Connect-A-Ride (301-738-3252) is a free information and referral service that helps adults over 50 and adults with disabilities find transportation options. Connect-A-Ride has an array of free services and workshops on how to use public transit and assists with applications for programs like Call-n-Ride and Metro Access. Connect-A-Ride offers Ride Smart Travel Training, a free half-day workshop that helps Montgomery County residents aged 50+ to learn about and use public transportation. Participants learn how to read the Metro map, understand digital schedule signs, load a fare card, and where to find a station's emergency and accessibility features. The workshop includes classroom training, a trip on a Ride On bus, a visit to a Metro station, and a one-station round-trip train ride. The workshop takes about three hours. Advanced registration is required.
- MCDOT Hosts Virtual Open House and Pop-Up Events for the Ride On Reimagined Study. There will be a virtual open house on Thursday, Sept. 28 at 6:30 p.m. to present a first look at the Ride On Reimagined study findings and get community feedback on proposed concept and changes to the County transit network. The ongoing Ride On Reimagined Study is a full-scale re-assessment of how the Montgomery County public transit network, including Ride On, Metro Bus and rail, and the future Purple Line, will operate in Montgomery County, with the goal of creating a future-focused public transportation system. MCDOT will also hold multiple pop-up events throughout October to share proposed changes to individual routes.
- MCDOT announced the launch of a new Ride On Trip Planner app this past July. The new Ride On Trip Planner app allows for trip planning across multiple modes including Ride On buses, Metrorail and Metrobuses, scooters and Bikeshare. Additionally, it gives live reports on wait times and ridership levels for Ride On buses by utilizing a crowdsourcing information feature.

- ~~AAHP~~ Monique Gardner-

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- AAHP completed its pilot with the Smithsonian Institution and the National Museum of African American History and Culture with Victory Crossing Residents. This cohort had in-person programming centered on cultural history for older adults with memory loss.
 - AAHP recently hired an Aging Ambassador, Ama Lee, who is planning the Alzheimer's Awareness Community Summit "Individual and Caregiver Approach", that will take place on November 13th.
- *LHI*-Ingrid Lizama
 - Montgomery County will be celebrating National Hispanic Heritage Month, September 15 thru October 15, with free cultural celebrations, local festivities, community conversations, and more. All events are open to the public. In honor of National Hispanic Heritage Month, they are partnering with the Office of Community Partnerships, (with the Latino Liaison, Jessy Mejia Terry) and My Green Montgomery throughout the month every Friday evening at the Marian Fryer Town Plaza from Sept 15 to Oct 15 at 5pm to 8pm.
- *AAHI*, Phoebe Shih
 - AAHI is hosting an AAPI Seniors Step Challenge. There will be four teams of 20 older adults participating in the challenge. Organizations participating in the Step Challenge include the Chinese Alumni Association of Greater Washington (CAAGW), Chinese Bible Church of Maryland (CBCM), Maryland Vietnamese Mutual Association (MVMA), and the Philippine Nurses Association of Metropolitan DC (PNAMDC). 80 older adults have been provided with pedometers to track their steps during Active Aging Week. Members of the team with the greatest number of steps at the end of Active Aging Week will be considered the "winner" of the challenge and will be awarded \$25 Giant gift cards.
- *Summit on Aging*- Shawn Brennan
 - Registration is now closed because the program is fully subscribed. There is a waiting list but there may be cancellations so she encouraged people to register nonetheless. There will be a virtual option—but it will not reflect all aspects of the Summit. Therefore, Shawn encouraged people to come in person to maximize networking opportunities, etc. She thanked those who have volunteered; she urged people to volunteer as scribes—even for one session. She seeks more than one scribe per session to ensure that all views in each session are captured. David praised Shawn's leadership in organizing the entire program. Breakout sessions will enable participants to contribute. The aim is to conclude with a robust agenda for older adult efforts in the county.
- *Villages*- Gemena Murshison-
 - As a result of the care coordination initiative, there has been

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improvement in the quality of care to individuals receiving care referrals for home care. There is a point of contact in each Village. Gemena conducts assessments to determine and individual's need. This initiative is funded with ARPA funds so there remain another year's funding.

- **Presentations on Medicare:** **Jeannie Fuglesten Biniek**, Associate Director, Program on Medicare Policy at Kaiser Family Foundation and **Marge Ginsberg**, SHIP counselor; Volunteer with HICAP (Health Insurance Counseling and Advocacy Program), CA's Medicare counseling program and member of Expert Advisory Committee on Building a Circuit of Civic Learning, Center for Practical Bioethics
Dr. Fuglesten Biniek provided an overview of the Medicare program
 - Individuals become entitled to Medicare if they meet certain criteria. It is a social insurance program, with defined benefits.
 - Individuals are eligible without regard to income (not means tested) or health status (no denials based on medical condition)

She described the several components of the program:

Part A Covers inpatient hospital care, skilled nursing facility (SNF) care, hospice care, and some home health services

Part B Covers physician services, outpatient hospital care, preventive services, some home health, diagnostic procedures, durable medical equipment, and physician-administered drugs

Part C known as Medicare Advantage refers to the part of the program that involves allowing private insurers to contract with Medicare to offer plans (mainly HMOs and PPOs) across the country as an alternative to traditional Medicare

- Most Medicare Advantage enrollees must receive prior authorization for high-cost services
- Medicare Advantage penetration varies widely across counties and is lower in Montgomery County than average

There are advantages and disadvantages associated with each coverage option

Part D refers to the part of the program enacted as part of the Medicare Modernization Act of 2003 and implemented in 2006 that provides the Medicare prescription drug benefit--mainly drugs purchased retail at the pharmacy or by mail order

- Part D is a voluntary outpatient prescription drug benefit (with penalty for late enrollment)
 - The Medicare drug benefit is offered exclusively by private plans: stand-alone prescription drug plans (PDPs) & Medicare Advantage Prescription Drug Plans (MA-PDs)

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- Retiree health benefits may be designed to supplement either traditional Medicare or Medicare Advantage.
 - Benefits, eligibility, and enrollment rules vary across employers.

Dr. Biniek also described Accountable Care Organizations (ACOs) that serve beneficiaries whose coverage is through the traditional Medicare program, not Medicare Advantage

- ACOs are groups of doctors, hospitals, and other health care providers, who come together voluntarily to give coordinated care to their Medicare patients.
- The goal of coordinated care is to ensure that patients get the right care at the right time, while avoiding unnecessary duplication of services and preventing medical errors.
- If an ACO succeeds both in delivering high-quality care and spending health care dollars more wisely, the ACO will share in the savings

Marge Ginsberg described what makes Medicare so challenging for beneficiaries, including examples, and the role of the SHIP counselor.

The challenges include understanding the difference between the two main options, traditional Medicare and Medicare Advantage. The details are complex with many details. Moreover, the details within the options change annually. Further, individual circumstances can greatly increase complexity and, these too, may change over time. Finally, prescription drug coverage can conflict with other decisions that a beneficiary may be making. She stressed that the role of the SHIP counselor is to be objective and non-partisan. The counselor helps to clarify client priorities, (without considering national priorities), and helps an individual to understand how Medicare works by explaining the options, and benefits/costs to them. SHIP counselors also help to resolve specific problems.

There were several questions for the presenters.

Joyce asked how people know if they are in an ACO and what do we know about performance of these organizations? Dr. Fugleston Biniek responded that ACOs are required to demonstrate that they meet specified quality metrics to qualify for bonus payments. There are no reliable data yet to evaluate performance.

Mona asked where there are any efforts to monitor the drug stores and how they control prices? The private plans in Part D work with pharmacies and generally the plan formularies account for the varying prices that are charged.

Betsy asked how one finds out whether they are eligible for the low-income subsidy? She also wanted to know why MA enrollment is lower in MOCO? Jeannie suggested lower MA penetration could be the result of a high number of federal employees in Maryland. It could also be a result of the payment policy to MA plans that reflect Medicare spending on a county level. She stated that informing people about eligibility for assistance is hard. Most people have to find out for

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themselves- they need to know whom to ask. Marge agreed that this is a huge challenge for eligible beneficiaries. SHIP counselors do try to help people determine if they are eligible. If someone is on Medicaid, drug benefits may be covered, but this varies by state.

Wayne- asked Marge how people find out about SHIP services? Most referrals come from Social Security. Community organizations, friends and neighbors, advertising in local newsletters also help. In- person counseling is often at senior centers, libraries. SHIP programs do not have a lot of money to pay for advertising.

Bob asserted that Medicare remains untouchable in the federal budget. Could it ever be threatened by the political process? Jeannie recalled; this has always been described as the case. But it may be less tenable to maintain generous payments to Medicare in the future. Some technical changes may bring down spending and MA may be the place to find cuts. Marge stated that there is a need to change the way MA plans are paid. Se reflected on her experience as a MedPac commissioner where MA payment recommendations have been made to address the payment issue.

Morris offered two comments: one concern is that Medicare eligibility is 65 but that this is confused with the full retirement age. Marge concurred because SS does not know that you exist until you become eligible for SS benefits. He also noted that there is great confusion about observation status for hospitalized patients. Since this does not constitute a formal admission, Medicare patients are often denied Medicare coverage in a skilled nursing facility because they have not met the 3-day admission rule.

Betsy-remarked on the complexity of the program and the difficulty in finding a physician who accepts Medicare patients in MOCO. Not accepting new patients and or not accepting Medicare payment. Marge speculated that physicians have experienced with burnout since the pandemic.

- **Commission on Aging Old Business**

- Approval of July CoA minutes, discuss action item- approved without amendment- B
- Chair Report- David summarized recent events of interest:
 - Although there were no official CoA meetings during August, several Commissioners met with the Maryland Philanthropy Network (Elisabeth Hyleck and Liz Briscoe) and learned about that organization; the purpose of the meeting was specifically to find out more about the landscape of Philanthropy in Maryland. As a follow-up, David has scheduled a meeting with the Montgomery County office of the Greater Washington Community Foundation.
 - A meeting was held with Community Reach members, Andrea Kempner-Wink, Managing Director, and William Mohan Program Manager for Senior Reach, to learn about their home care and home modification programs. On the call was former Secretary of Aging Rona Kramer.
 - A virtual meeting was held with Susan Ryan | CEO, Center for Innovation, The GREEN HOUSE Project | Pioneer Network. We shared the OLO on the

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Regulatory Framework and Issues Impacting the Quality of Care for nursing homes. David recalled that several years ago, Robert Jenkins presented to the commission on the Green House Nursing Home model. As yet, there is no evidence that this model has taken hold in Montgomery County; the organization representing the model in headquartered in Timonium, MD.

- On September 12th 2023, Councilmember Sayles presented the Commission on Aging a Proclamation honoring Senior Citizens Day. It was a photo opportunity before the County Council. She thanked Dr. McGhee for being there; Robin Riley, Director of the Recreation Department and Eric Friedman, Director of the Office of Consumer Protection offered brief remarks; Shane Rock of JCA attended as well. Commissioners, Art Williams, Laurie Pross, Virginia Cain, and Yvette Monroe represented the Commission. David also made brief remarks, a copy of which was attached to today's meeting materials. David observed that these types of appearances are important as a means of keeping the commission's priorities and the needs of the county's older adults before the county council.
- Also in September, some Commissioners met with Atara Margolies, Planner III, Down County Planning and Larissa Klevan with Mont Co Planning, to go over the Silver Spring Streetscapes Standards Update.
- Budget Priority voting was a success. David thanked Peter and Asha Hamilton for setting up a process that worked smoothly and efficiently. He noted that we have been advised to emphasize several issues in our testimony, particularly the consequences of failing to fund a particular budget item. Specifically, "Describe a need that will go unmet, the gap that would be created in the absence of funding." Who would be affected? If it is a new budget item, what is innovative about it? Who will benefit from its implementation? Try to quantify the impact.

- **Review of upcoming events:**

- On October 12th between 8:30am and 10:30 am, the HHS Council Committee invited David (on behalf of the CoA) to present the commission's top two priorities. This is a public meeting however, there will be an option to participate virtually. The other presenters will be other boards, committees, commissions, and the County Council will provide remarks on their priorities.
- David encouraged commissioners to attend the County Executive's Budget Workshops. Please listen to the concerns that are brought up by older adults and use the opportunity to ask the CE questions.
- New Commission members: there will be several new Commission members. David asked commissioners to volunteer as a "buddy" for these new Commissioners. He noted the importance of getting the new members up to speed in order for them to be able to fully participate in committees and on the full commission.
- Please note that the Summit on Aging is October 26th will be in lieu of the commission's regular meeting. Encourage people to listen to current episode of 50+.
- In light of the Thanksgiving holiday, the November meeting will be held on November 30th.
- The December meeting will be a lunch meeting at a place yet to be determined

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with no agenda for the meeting except a presentation of the Community for a Lifetime Awards.

- Review of letters written and actions since last meeting- received letter to Department of Health concerning vaccinations. Dr. Santiago responded.
- We supported a JCA grant application for the Village Rides programs to provide transportation for people with disabilities. Peter advised that the application deadline closes tomorrow.
- New commission members will be announced by mid-October. Commission members whose terms expire in January 2024 will be notified whether they need to apply for reappointment or whether their terms are complete.

- **Committee Reports**

- *Aging in Community* – Wayne reported that the committee is looking at affordable housing for older adults to identify action items and a direction for the coming year. During its last meeting. The committee looked at Housing Opportunities commission issue, two of which, (connecting people with resources to decide and how to help people access the resources) were emphasized. Equity and access to technology) are likely to be the main themes to be pursued by the committee David suggested that Kate Chance (see above) might be a good guest to address the committee
- *Health and Wellness*- Marsha reported that the Life Transitions project is almost complete. At the next meeting, October 3, the committee will consider work on some phase of mental health.
- *Communications* Beverly reported that the 50+ program for September will be on the Summit. In October, healthy aging will be featured and in November, medication management. Both the Ambassador and Library Liaison programs have been people have volunteered to participate. There are still a few libraries that do not have a liaison. For new commission members, the orientation and operation handbook will be updated by end of October. David spoke before Military Officers Association as part of the Ambassador program.
- *Public Policy*- Morris reported that the focus of the last meeting was the "legislative breakfast" that is actually a zoom meeting. It will likely be scheduled between mid-November and mid-December.

- **New Business**

- David stated that the commission must keep the nursing home oversight issue alive. The county is trying to have a memorandum of understanding reinstated. However, the State seems to prefer hiring more staff.
- David also mentioned the need for greater oversight of assisted living facilities. regulation. Lori mentioned that she reviewed some of the proposed regulations and that in her view, they were inadequate and offered few protections to residents.

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Attachments:

Agenda CoA meeting September 28th 2023

Minutes from July 27th 2023 CoA meeting

Public Forum Report – formatted for printing

Budget Priority post vote list

Department of HHS response on Vaccination Plan

NY Times Article: Can America Age Gracefully?

NY Times Article: This Is Public Housing. Just Don't Call It That.

Montgomery County, Md., like many places, has an affordable housing crisis

LINK: The Forgotten Middle: Worsening Health And Economic Trends Extend To Americans With Modest Resources Nearing Retirement.
<https://www.healthaffairs.org/doi/10.1377/hlthaff.2023.00134>

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